

## UNIVERSAL UNDERWRITERS INSURANCE COMPANY

7045 COLLEGE BOULEVARD • OVERLAND PARK, KANSAS 66211  
(A STOCK INSURANCE COMPANY)

0009455 00

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THIS POLICY INSURES ONLY THOSE COVERAGES AND PROPERTY SHOWN IN THE DECLARATIONS MADE A PART OF THIS POLICY. SUCH INSURANCE APPLIES ONLY TO THOSE INSURED, SECURITY INTERESTS, AND LOCATIONS DESIGNATED FOR EACH COVERAGE AS IDENTIFIED IN ITEM 2 BY LETTER(S) OR NUMBER. (CHANGES, IF ANY, ARE INDICATED BY +)

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ITEM 1  
POLICY PERIOD NOVEMBER 01, 1999 TO NOVEMBER 01, 2000 POLICY NO. 188025B

ITEM 2  
NAMED INSURED AND TYPE:

01	NUCAR, INC.	CORPORATION
02	C. RONALD MILLER	INDIVIDUAL
03	NUCAR CONNECTION, INC.	CORPORATION
04	AIR PARK BUSINESS CENTER	OTHER
05	NUCAR MOTORS, INC.	CORPORATION
06	GREYTAK & MILLER, LLC.	OTHER
07	DAVID B. GREYTAK	INDIVIDUAL
08	GREYTAK & MILLER PARTNERSHIP	PARTNERSHIP
09	WILLIAMS MOBILE OFFICES 7001 GOLDEN RING ROAD BALTIMORE, MD 21237	OTHER
10	NUCAR PROPERTIES, LLC.	OTHER
11	NUCAR CONSULTING, INC.	CORPORATION
12	NUCAR KENT, LLC.	OTHER
13	NUCAR MIDDLETOWN, INC.	CORPORATION
14	NUCAR MIDDLETOWN, LLC.	OTHER
15	NUCAR DOVER, LLC.	OTHER
16	HESSLER PROPERTIES	OTHER
17	HERTRICH INVESTMENTS, LTD.	OTHER

188025B

PAGE 1-A

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

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0009455 00  
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ITEM 2

OTHER INSUREDS:

AA DAVID B. GREYTAK

BB KIA MOTORS AMERICA, INC.  
HEATH & CO.

CC ROBERT L. & ROBIN DAVIS

DD NUCAR KENT, LLC.

EE NUCAR PROPERTIES, LLC.

FF NUCAR DOVER, LLC.

GG COLONIAL PACIFIC LEASING CORP.  
P.O. BOX 100  
TUALATIN, OR 97062-1100

HH GREYTAK & MILLER

II ALLIED TRAILER SALES & RENTALS  
9299 WASHINGTON BOULEVARD  
P.O. BOX 427  
SAVAGE, MD 20763  
\* TRAILER #V93011

JJ AIR PARK BUSINESS CENTER  
234 NORTH JAMES STREET  
NEWPORT, DE 19804

KK WILMINGTON TRUST CO.  
ONE RODNEY SQUARE NORTH  
WILMINGTON, DE 19899

LL C. RONALD & BONNIE MILLER

MM SUBARU OF AMERICA, INC.  
1504 GLEN AVENUE  
MOORESTOWNE, NJ 08057  
\*\*\*\*\*  
ENDORSEMENT 0532 APPLIES

NN ADVANTA LEASING SERVICES  
P.O. BOX 313  
VOORHEES, NJ 08043  
LEASE #001-0217443-002  
#032-0217443-001

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ITEM 2

OO JAMES & MICHELLE CAPRON

PP MITCHELL & YVONNE MILLER

QQ HOWARD & CHERYL REAMER

RR GMAC  
555 BUSINESS CENTER DRIVE  
HORSHAM, PA 19044

SS BUTLER CAPITAL CORPORATION  
P.O. BOX 677  
HUNT VALLEY, MD 21030-0677

TT WILLIAMS SCOTSMAN, INC.  
P.O. BOX 986  
BALTIMORE, MD 21203  
\*\*\*\*\*  
ENDORSEMENT 0532 APPLIES  
ENDORSEMENT 0528 APPLIES - 30  
DAY NOTICE OF CANCELLATION

UU UNIVERSITY OF DELAWARE WOMEN'S  
BASKETBALL

VV NUCAR MIDDLETOWN, LLC.

WW UNIVERSITY OF DELAWARE  
PUBLIC RELATIONS OFFICE

XX HESSLER PROPERTIES  
916 N. UNION STREET  
WILMINGTON, DE 19805

YY VAUL TRUST & GMAC FINANCIAL  
SERVICES C/O PDP SERVICES  
7TH FLOOR EXECUTIVE PLAZA IV  
HUNT VALLEY, MD 21031  
\*\*\*\*\*  
ENDORSEMENT 0532 APPLIES

ZZ LEASE MARKETING LTD  
AND ITS ASSIGNEE  
3025 HIGHLAND PARKWAY  
SUITE 450  
DOWNERS GROVE, IL 60515

SECURITY INTERESTS:

188025B

PAGE 1-C

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

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0009455 00  
0009455 00

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ITEM 2

- A WILMINGTON TRUST COMPANY  
ONE RODNEY SQUARE  
WILMINGTON, DE 19899  
"ENDORSEMENT 668 APPLIES"
- B THOMAS C. SHALLCROSS  
FRED SHALLCROSS  
P.O. BOX 17  
MIDDLETOWN, DE 19709
- C WILMINGTON TRUST COMPANY  
INSURANCE SERVICE CENTER  
P.O. BOX 9289  
RICHMOND, VA 23227  
1999 CHEVROLET #071687
- D CANNON FINANCIAL SERVICES  
15325 SE 30TH PLACE, SUITE 100  
BELLEVUE, WA 98007
- E FORD MOTOR CREDIT  
P.O. BOX 1005  
SOUTHEASTERN, PA 19399-9998
- F GENERAL MOTORS ACCEPTANCE COMPANY  
555 BUSINESS CENTER DRIVE  
HORSHAM, PA 19004  
\* ALL VEHICLES LEASED TO GMAC  
USED IN RENTAL & COMPANY  
VEHICLE FLEETS
- G WILLIAMS SCOTSMAN, INC.  
P.O. BOX 986  
BALTIMORE, MD 21203  
ACCOUNT #666711  
ACCOUNT #10427-1  
\*\*\*\*\*  
ENDORSEMENT 0528 APPLIES - 30  
DAY NOTICE OF CANCELLATION
- H VAUL TRUST & GMAC FINANCIAL  
SERVICES C/O PDP SERVICES  
7TH FLOOR EXECUTIVE PLAZA IV  
7TH FLOOR EXECUTIVE PLAZA IV  
HUNT VALLEY, MD 21031-1053  
\*\*\*\*\*  
ACCT # 070-6257-01085-02  
ACCT # 001-00130-004636179

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0009455 00  
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ITEM 2

- I THE SCOTSMAN GROUP, INC.  
ATTN: CAROL FRANZ  
P.O. BOX 986  
BALTIMORE, MD 21203
- J CANON FINANCIAL SERVICES, INC.  
P.O. BOX 370  
BURLINGTON, NJ 08016
- K PITNEY BOWES CREDIT CORPORATION  
P.O. BOX 5590  
SHELTON, CT 06484-7190  
ACCOUNT #2108355-004
- L PENCO INDUSTRIES, INC.  
66 PHILCRIS DRIVE  
DOVER, DE 19901
- N SUBARU OF AMERICA, INC.  
1504 GLEN AVENUE  
MOORESTOWNE, NJ 08057  
\*\*\*\*\*  
ENDORSEMENT 0532 APPLIES
- O REYNA FINANCIAL CORPORATION  
P.O. BOX 1005  
DAYTON, OH 45401
- P ALLIED TRAILER SALES & RENTALS  
9299 WASHINGTON BOULEVARD  
P.O. BOX 427  
SAVAGE, MD 20763-0427  
\* TRAILER #V93011
- Q ADVANTA LEASING SERVICES  
P.O. BOX 313  
VOORHEES, NJ 08043  
LEASE #001-0217443-002  
#032-0217443-001
- R BUTLER CAPITAL CORPORATION  
P.O. BOX 677  
HUNT VALLEY, MD 21030-0677
- S TOSHIBA EASY LEASE  
P.O. BOX 601  
MOBERLY, MO 65270
- T MARLIN LEASING

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

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ITEM 2

124 GAITHER DRIVE, SUITE 170  
MOUNT LAUREL, NJ 08054  
\*\*\*\*\*  
ACCT# 001-0004758-001

U COLONIAL PACIFIC LEASING  
13010 SW 68TH PARKWAY  
PORTLAND, OR 97223  
\* LEASE #121059001

W LEASE MARKETING LTD  
AND ITS ASSIGNEE  
3025 HIGHLAND PARKWAY  
SUITE 450  
DOWNERS GROVE, IL 60515  
ENDORSEMENT 528 - 30 DAYS  
NOTICE OF CANCELLATION

X CANON FINANCIAL SERVICES, INC.  
P.O. BOX 370  
BURLINGTON, NJ 08016  
\* CONTRACT #001-0077658-004

LOCATIONS:

01	174 N. DUPONT HIGHWAY NEW CASTLE, DE 19720	AUTO SALES & SERVICE CHEVROLET-HUMMER
02	REAR 174 N. DUPONT HIGHWAY NEW CASTLE, DE 19720	DETAIL SHOP
03	172 N. DUPONT HIGHWAY NEW CASTLE, DE 19720	AUTO SALES & SERVICE MAZDA-ISUZU-SUBARU-KIA-USED CAR
04	178 N. DUPONT HIGHWAY NEW CASTLE, DE 19720	AUTO PARKING
05	184 N. DUPONT HIGHWAY NEW CASTLE, DE 19720	AUTO PARKING LAND
06	186 N. DUPONT HIGHWAY NEW CASTLE, DE 19720	AUTO PARKING
07	33-34 AIR PARK INDUSTRIAL PARK NEW CASTLE, DE 19720	PARTS STORAGE COLLECTIBLES
08	40-42 AIRPARK INDUSTRIAL PARK NEW CASTLE, DE 19720	PARTS WAREHOUSE
09	49-53 AIRPARK INDUSTRIAL PARK	PARTS WAREHOUSE

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## ITEM 2

NEW CASTLE, DE 19720	
10 54-55 AIRPARK INDUSTRIAL PARK NEW CASTLE, DE 19720	TRUCK SERVICE
11 56 AIRPARK INDUSTRIAL PARK NEW CASTLE, DE 19720	TRUCK SERVICE
12 57-59 AIRPARK INDUSTRIAL PARK NEW CASTLE, DE 19720	BODY SHOP
13 250 E. CLEVELAND AVENUE NEWARK, DE 19711	AUTO SALES & SERVICE PONTIAC-KIA
14 ADJ. 250 E. CLEVELAND AVENUE NEWARK, DE 19711	AUTO SALES USED AUTOS
15 REAR 250 E. CLEVELAND AVENUE NEWARK, DE 19711	DETAIL SHOP
16 286 E. CLEVELAND AVENUE NEWARK, DE 19711	BODY SHOP
17 2ND ADJ. 250 E. CLEVELAND AVENUE NEWARK, DE 19711	STORAGE TRAILER
19 2ND REAR 250 E. CLEVELAND AVENUE NEWARK, DE 19711	VACANT LAND 3/4 ACRE
21 5221 SUMMIT BRIDGE ROAD MIDDLETOWN, DE 19709	AUTO SALES & SERVICE
22 5207 SUMMIT BRIDGE ROAD MIDDLETOWN, DE 19709	BARBER SHOP HAIR SALON
23 5251 SUMMIT BRIDGE ROAD 5261 SUM.BRID.RD.-MAILING ADDRESS MIDDLETOWN, DE 19709	LEASED PROPERTY VEGETABLE STAND
30 97A GEORGE STREET GEORGETOWN, DE 19901	OFFICE & STORAGE
31 210 TALBOT BLVD. W CHESTERTOWN, MD 21620	PARTS WAREHOUSE
34 2117 N. DUPONT HIGHWAY NEW CASTLE, DE 19720	AUTO SALES & SERVICE KIA & USED CARS
35 WEST SIDE OF SUMMIT BRIDGE ROAD	USED CAR SALES OFFICE

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## ITEM 2

MIDDLETOWN, DE 19709

36 29 GEORGIAN CIRCLE  
NEWARK, DE 19711

DWELLINGS-ONE FAMILY (LRO)

37 97 GEORGE STREET  
GEORGETOWN, MD 21930AUTO SALES  
TRAILER

## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:

INSUREDS	LOCA- TIONS	PERILS INSURED	OUR LIMITS
----------	----------------	-------------------	---------------

AUTO INVENTORY PHYSICAL DAMAGE  
(PART 300)

01,03,05, ALL 12,13, 17	SEE BELOW	51,000,000
-------------------------------	--------------	------------

REPAIRS: 75% LABOR - YOUR AUTOS  
75% PARTS - YOUR AUTOS  
75% LABOR - CUSTOMER AUTOS  
75% PARTS - CUSTOMER AUTOS

EXTENDED THEFT	100,000
-------------------	---------

## ENDORSEMENTS APPLICABLE:

0001 LOSS PAYABLE PROVISIONS  
0003 FLOOR PLAN AUTOS EXCLUDED  
0185 RETAIL CHARGES DEFINED  
0216 EXTENSION OF CREDIT  
EXCLUSION DELETED  
0528 SPECIAL CANCELLATION PROVISION  
0650 DAILY RENTAL COVERAGE AMENDED  
0668 LENDER'S LOSS PAYABLE

\*\*\*\*\*

## VEHICLE USE AGREEMENTS:

WALTER GATLING  
NANCY MAZZA  
LISA POLMON  
RUFUS GIBBS  
JESSICA RITCHIE  
NICOLE GREYTAK  
ROBERT MORLEY JR.

188025B

PAGE 1-H



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## ITEM 3

COVERAGES, PROPERTY INSURED, AND INSUREDS LOCA- PERILS OUR  
SPECIAL PROVISIONS APPLICABLE TO TIONS INSURED LIMITS  
EACH COVERAGE PART:AUTO INVENTORY PHYSICAL DAMAGE  
(PART 300)

PERILS AND DEDUCTIBLES SCHEDULE:	OTHER INSUREDS	--COMPREHENSIVE-- SPECIFIED PERILS	UNNAMED PERILS	COLLISION	EXTENDED THEFT
NEW PRIVATE PASSENGER	A,B,E,N	2500/5000	2500/5000	2500	2500
NEW TRUCKS	A,B,E,H	2500/5000	2500/5000	2500	2500
USED PRIVATE PASSENGER	A,B,E	2500/5000	2500/5000	2500	2500
USED TRUCKS	A,B,E	2500/5000	2500/5000	2500	2500
FARM TRACTORS - IMPLEMENT		NO COVER	NO COVER	NO COVER	NO COVER
DEMONSTRATOR-COMPANY AUTO	A,F,H	2500/5000	2500/5000	2500	2500
SERVICE AUTOS	A,C,F	2500/5000	2500/5000	2500	2500
CUSTOMER'S AUTOS		2500/5000	2500/5000	2500	2500
0008 CUSTOMER'S AUTOS- LEGAL LIABILITY					
DRIVE OTHER AUTOS	AA,CC, LL,OO, PP,QQ	NO DEDUCT	NO DEDUCT	50	NO COVER
0011 DRIVE OTHER AUTOS					

PROPERTY (PART 330)  
PERILS AND DEDUCTIBLES

## COINS%

BUILDING	NONE	07,A,B	01	SEE SCHEDULE	1,717,788
FIRE 1000					
WIND-HAIL 1000					
V&MM 1000					
OTHER SPEC PERILS 1000					
THEFT-BURGLARY 250					
UNNAMED PERILS 1000					
BREAKDOWN 1000					
EARTHQUAKE NO COVER					
SPRK LEAKAGE NO COVER					

0012 MORTGAGE CLAUSE  
0017 GLASS EXCLUDED  
0077 VALUE PROTECTION  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

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COVERAGES, PROPERTY INSURED, AND INSUREDS LOCA- PERILS OUR  
SPECIAL PROVISIONS APPLICABLE TO TIONS INSURED LIMITS  
EACH COVERAGE PART:

PROPERTY (PART 330)	COINS%					
PERILS AND DEDUCTIBLES						
BUILDING	NONE	07, A, B	02	SEE	202,561	
FIRE	1000			SCHEDULE		
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0012 MORTGAGE CLAUSE  
0017 GLASS EXCLUDED  
0077 VALUE PROTECTION  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

BUILDING	NONE	07, A, B	03	SEE	872,763
FIRE	1000			SCHEDULE	
WIND-HAIL	1000				
V&MM	1000				
OTHER SPEC PERILS	1000				
THEFT-BURGLARY	250				
UNNAMED PERILS	1000				
BREAKDOWN	1000				
EARTHQUAKE	NO COVER				
SPRK LEAKAGE	NO COVER				

0012 MORTGAGE CLAUSE  
0017 GLASS EXCLUDED  
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DATE RELATED LOSSES

188025B

PAGE 1-J

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7045 COLLEGE BOULEVARD • OVERLAND PARK, KANSAS 66211  
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## ITEM 3

COVERAGES, PROPERTY INSURED, AND SPECIAL PROVISIONS APPLICABLE TO EACH COVERAGE PART:	INSUREDS	LOCA- TIONS	PERILS INSURED	OUR LIMITS
---------------------------------------------------------------------------------------------	----------	----------------	-------------------	---------------

PROPERTY (PART 330) PERILS AND DEDUCTIBLES	COINS%
-----------------------------------------------	--------

BUILDING	NONE	06,A,B	13	SEE SCHEDULE	762,130
FIRE	1000				
WIND-HAIL	1000				
V&MM	1000				
OTHER SPEC PERILS	1000				
THEFT-BURGLARY	250				
UNNAMED PERILS	1000				
BREAKDOWN	1000				
EARTHQUAKE	NO COVER				
SPRK LEAKAGE	NO COVER				

0012 MORTGAGE CLAUSE  
0017 GLASS EXCLUDED  
0077 VALUE PROTECTION  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

BUILDING	90%	09,I	14	SEE SCHEDULE	91,266
FIRE	1000				
WIND-HAIL	1000				
V&MM	1000				
OTHER SPEC PERILS	1000				
THEFT-BURGLARY	250				
UNNAMED PERILS	1000				
BREAKDOWN	1000				
EARTHQUAKE	NO COVER				
SPRK LEAKAGE	NO COVER				

0012 MORTGAGE CLAUSE  
0017 GLASS EXCLUDED  
0050 CONTINGENT LIABILITY EXCLUDED  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

188025B

PAGE 1-K

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7045 COLLEGE BOULEVARD • OVERLAND PARK, KANSAS 66211  
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COVERAGES, PROPERTY INSURED, AND INSUREDS LOCA- PERILS OUR  
SPECIAL PROVISIONS APPLICABLE TO TIONS INSURED LIMITS  
EACH COVERAGE PART:PROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLES

BUILDING		NONE	06, A, B	15	SEE	79,828
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0012 MORTGAGE CLAUSE  
0017 GLASS EXCLUDED  
0077 VALUE PROTECTION  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

BUILDING		NONE	06, A, B	16	SEE	720,104
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0012 MORTGAGE CLAUSE  
0017 GLASS EXCLUDED  
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188025B

PAGE 1-L

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COVERAGES, PROPERTY INSURED, AND INSUREDS LOCATIONS PERILS INSURED OUR  
SPECIAL PROVISIONS APPLICABLE TO LIMITS  
EACH COVERAGE PART:PROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLES

BUILDING		90%	09,G	17	SEE	3,700
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0012 MORTGAGE CLAUSE

0017 GLASS EXCLUDED

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

BUILDING		90%	14,A,B	21	SEE	838,376
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0012 MORTGAGE CLAUSE

0016 REPLACEMENT COST BUILDING

0017 GLASS EXCLUDED

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

188025B

PAGE 1-M

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COVERAGES, PROPERTY INSURED, AND INSUREDS LOCATIONS PERILS INSURED OUR  
SPECIAL PROVISIONS APPLICABLE TO LIMITS  
EACH COVERAGE PART:

PROPERTY (PART 330) PERILS AND DEDUCTIBLES	COINS%					
BUILDING	90%	14	22	SEE	61,269	
FIRE	1000			SCHEDULE		
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					
0016 REPLACEMENT COST BUILDING						
0017 GLASS EXCLUDED						
0241 EXCLUSION OF YEAR 2000 AND OTHER DATE RELATED LOSSES						
BUILDING	90%	16	34	SEE	350,000	
FIRE	1000			SCHEDULE		
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					
0016 REPLACEMENT COST BUILDING						
0241 EXCLUSION OF YEAR 2000 AND OTHER DATE RELATED LOSSES						
BUILDING	90%	09,G	35	SEE	22,880	
FIRE	1000			SCHEDULE		
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

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COVERAGES, PROPERTY INSURED, AND SPECIAL PROVISIONS APPLICABLE TO EACH COVERAGE PART:	INSUREDS	LOCA- TIONS	PERILS INSURED	OUR LIMITS
---------------------------------------------------------------------------------------------	----------	----------------	-------------------	---------------

PROPERTY (PART 330)	COINS%
PERILS AND DEDUCTIBLES	

0012 MORTGAGE CLAUSE  
0017 GLASS EXCLUDED  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

BUILDING	80%	11,P	37	SEE SCHEDULE	25,000
FIRE	1000				
WIND-HAIL	1000				
V&MM	1000				
OTHER SPEC PERILS	1000				
THEFT-BURGLARY	250				
UNNAMED PERILS	1000				
BREAKDOWN	1000				
EARTHQUAKE	NO COVER				
SPRK LEAKAGE	NO COVER				

0012 MORTGAGE CLAUSE  
0017 GLASS EXCLUDED  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

FIRE LIABILITY	NONE	04	07	SEE SCHEDULE	144,658
FIRE	NO DEDUCT				

0020 FIRE LIABILITY  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

FIRE LIABILITY	NONE	04	08	SEE SCHEDULE	66,526
FIRE	NO DEDUCT				

0020 FIRE LIABILITY  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

188025B

PAGE 1-O

## UNIVERSAL UNDERWRITERS INSURANCE COMPANY

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND INSUREDS LOCATIONS PERILS INSURED OUR  
SPECIAL PROVISIONS APPLICABLE TO LIMITS  
EACH COVERAGE PART:PROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLESFIRE LIABILITY NONE 04 09 SEE 403,662  
FIRE NO DEDUCT SCHEDULE0020 FIRE LIABILITY  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSESFIRE LIABILITY NONE 04 10 SEE 441,714  
FIRE NO DEDUCT SCHEDULE0020 FIRE LIABILITY  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSESFIRE LIABILITY NONE 04 11 SEE 120,153  
FIRE NO DEDUCT SCHEDULE0020 FIRE LIABILITY  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSESFIRE LIABILITY NONE 04 12 SEE 387,928  
FIRE NO DEDUCT SCHEDULE0020 FIRE LIABILITY  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSESFIRE LIABILITY NONE 11 30 SEE 100,000  
FIRE NO DEDUCT SCHEDULE0020 FIRE LIABILITY  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

188025B

PAGE 1-P



## UNIVERSAL UNDERWRITERS INSURANCE COMPANY

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS LOCA- PERILS OUR  
TIONS INSURED LIMITSPROPERTY (PART 330)  
PERILS AND DEDUCTIBLES

COINS\*

STOCK		RPTD	01,03,05, 01,02, SEE	1,205,000
FIRE	1000		K,O,Q 12,34 SCHEDULE	
WIND-HAIL	1000			
V&MM	1000			
OTHER SPEC PERILS	1000			
THEFT-BURGLARY	250			
UNNAMED PERILS	1000			
BREAKDOWN	1000			
EARTHQUAKE	NO COVER			
SPRK LEAKAGE	NO COVER			

0012 MORTGAGE CLAUSE

0061 BLANKET LIMITS

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

STOCK		RPTD	03,O,Q 03	SEE	677,000
FIRE	1000			SCHEDULE	
WIND-HAIL	1000				
V&MM	1000				
OTHER SPEC PERILS	1000				
THEFT-BURGLARY	250				
UNNAMED PERILS	1000				
BREAKDOWN	1000				
EARTHQUAKE	NO COVER				
SPRK LEAKAGE	NO COVER				

0012 MORTGAGE CLAUSE

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

STOCK		RPTD	03	07,08, SEE	3,535,000
FIRE	1000			09,10, SCHEDULE	
WIND-HAIL	1000			11	
V&MM	1000				
OTHER SPEC PERILS	1000				
THEFT-BURGLARY	250				
UNNAMED PERILS	1000				
BREAKDOWN	1000				
EARTHQUAKE	NO COVER				
SPRK LEAKAGE	NO COVER				

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND SPECIAL PROVISIONS APPLICABLE TO EACH COVERAGE PART:	INSUREDS	LOCA- TIONS	PERILS INSURED	OUR LIMITS
---------------------------------------------------------------------------------------------	----------	----------------	-------------------	---------------

PROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLES0061 BLANKET LIMITS  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

STOCK		RPTD	05,0,Q	13,14, SEE 15,16, SCHEDULE 17	376,000
FIRE	1000				
WIND-HAIL	1000				
V&MM	1000				
OTHER SPEC PERILS	1000				
THEFT-BURGLARY	250				
UNNAMED PERILS	1000				
BREAKDOWN	1000				
EARTHQUAKE	NO COVER				
SPRK LEAKAGE	NO COVER				

0012 MORTGAGE CLAUSE  
0061 BLANKET LIMITS  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

STOCK		RPTD	13	21	SEE SCHEDULE	226,000
FIRE	1000					
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

188025B

PAGE 1-R

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND INSUREDS LOCA- PERILS OUR  
SPECIAL PROVISIONS APPLICABLE TO TIONS INSURED LIMITS  
EACH COVERAGE PART:PROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLES

STOCK		RPTD	11	30,31	SEE	1,053,000
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0061 BLANKET LIMITS

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

EQUIPMENT		NONE	01,03,05,	01,02,	SEE	1,644,337
FIRE	1000		J,K,O,Q,R	07,08,	SCHEDULE	
WIND-HAIL	1000		S,T,U,X	09,10,		
V&MM	1000			11,12,		
OTHER SPEC PERILS	1000			34		
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0012 MORTGAGE CLAUSE

0061 BLANKET LIMITS

0078 REPLACEMENT COST EQUIPMENT

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

\*\*\*\*\*

THE FOLLOWING SECURITY  
INTERESTS APPLY TO LOC.

01: J,R,S,U,W, &amp; X

\*\*\*\*\*

SECURITY INTEREST T

ONLY APPLIES TO LOC.

01 &amp; 02

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND INSUREDS LOCATIONS PERILS INSURED OUR  
SPECIAL PROVISIONS APPLICABLE TO LIMITS  
EACH COVERAGE PART:

PROPERTY (PART 330)		COINS*				
PERILS AND DEDUCTIBLES						
EQUIPMENT		NONE	03,O,Q	03	SEE	810,304
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0012 MORTGAGE CLAUSE  
0078 REPLACEMENT COST EQUIPMENT  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

EQUIPMENT		NONE	05,D,F,O, 13,14, SEE	701,656
FIRE	1000		Q 15,16 SCHEDULE	
WIND-HAIL	1000			
V&MM	1000			
OTHER SPEC PERILS	1000			
THEFT-BURGLARY	250			
UNNAMED PERILS	1000			
BREAKDOWN	1000			
EARTHQUAKE	NO COVER			
SPRK LEAKAGE	NO COVER			

0012 MORTGAGE CLAUSE  
0061 BLANKET LIMITS  
0078 REPLACEMENT COST EQUIPMENT  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

\*\*\*\*\*

SECURITY INTEREST F ONLY  
APPLIES TO LOC. 13

188025B

PAGE 1-T

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND INSUREDS LOCATIONS PERILS INSURED OUR  
SPECIAL PROVISIONS APPLICABLE TO TIONS INSURED LIMITS  
EACH COVERAGE PART:

PROPERTY (PART 330)		COINS%				
PERILS AND DEDUCTIBLES						
EQUIPMENT		NONE	13	21,35	SEE	100,000
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0061 BLANKET LIMITS  
0078 REPLACEMENT COST EQUIPMENT  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

EQUIPMENT		NONE	11	30	SEE	110,497
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0078 REPLACEMENT COST EQUIPMENT  
0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

OTHER INSURED - PROPERTY 50,000

188025B

PAGE 1-U

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND INSUREDS LOCA- PERILS OUR  
SPECIAL PROVISIONS APPLICABLE TO TIONS INSURED LIMITS  
EACH COVERAGE PART:PROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLES

EMPLOYEE TOOLS		90%	03	01	SEE	500,000
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

EMPLOYEE TOOLS		90%	03	02	SEE	60,000
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

EMPLOYEE TOOLS		90%	03	03	SEE	300,000
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND INSUREDS LOCATIONS PERILS INSURED OUR  
SPECIAL PROVISIONS APPLICABLE TO LIMITS  
EACH COVERAGE PART:PROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLES

EMPLOYEE TOOLS		90%	04	07	SEE	60,000
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

EMPLOYEE TOOLS		90%	03,04	10,11	SEE	280,000
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0061 BLANKET LIMITS

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

EMPLOYEE TOOLS		90%	03	12	SEE	220,000
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0241 EXCLUSION OF YEAR 2000 AND OTHER

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND INSUREDS LOCATIONS PERILS INSURED OUR  
SPECIAL PROVISIONS APPLICABLE TO TIONS INSURED LIMITS  
EACH COVERAGE PART:PROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLES  
DATE RELATED LOSSES

EMPLOYEE TOOLS		90%	05	13	SEE	320,000
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

EMPLOYEE TOOLS		90%	05	15	SEE	60,000
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

EMPLOYEE TOOLS		90%	05	16	SEE	160,000
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0241 EXCLUSION OF YEAR 2000 AND OTHER



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## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS LOCA- PERILS OUR  
TIONS TIONS INSURED LIMITSPROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLES  
DATE RELATED LOSSES

EMPLOYEE TOOLS		90%	13	21	SEE	200,000
FIRE	1000				SCHEDULE	
WIND-HAIL	1000					
V&MM	1000					
OTHER SPEC PERILS	1000					
THEFT-BURGLARY	250					
UNNAMED PERILS	1000					
BREAKDOWN	1000					
EARTHQUAKE	NO COVER					
SPRK LEAKAGE	NO COVER					

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

ACCOUNTS RECEIVABLE RPTD 03 01 MULTIPERIL 2,208,000

0023 ACCOUNTS RECEIVABLE

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES  
\* CLASS C SAFE

ACCOUNTS RECEIVABLE RPTD 03 03 MULTIPERIL 1,150,000

0023 ACCOUNTS RECEIVABLE

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES  
\* NO SAFE

ACCOUNTS RECEIVABLE RPTD 05 13 MULTIPERIL 1,150,000

0023 ACCOUNTS RECEIVABLE

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES  
\* CLASS C SAFE

188025B

PAGE 1-Y

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND INSUREDS LOCA- PERILS OUR  
SPECIAL PROVISIONS APPLICABLE TO TIONS INSURED LIMITS  
EACH COVERAGE PART:PROPERTY (PART 330) COINS&  
PERILS AND DEDUCTIBLES

ACCOUNTS RECEIVABLE RPTD 13 21 MULTIPERIL 92,000

0023 ACCOUNTS RECEIVABLE

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

\* CLASS C SAFE

BUSINESS INCOME CONTINUATION	NONE	03	01,02, SEE	1,118,861
FIRE	NO DEDUCT		03,08, SCHEDULE	PER MONTH
WIND-HAIL	NO DEDUCT		09,11,	FOR 6 MO
V&MM	NO DEDUCT		12	TOTAL OF
OTHER SPEC PERILS	NO DEDUCT			6,713,171
THEFT-BURGLARY	NO DEDUCT			
UNNAMED PERILS	NO DEDUCT			
BREAKDOWN	NO DEDUCT			
EARTHQUAKE	NO COVER			
SPRK LEAKAGE	NO COVER			

0080 BUSINESS INCOME CONTINUATION

0186 BIC ADDENDUM

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

BUSINESS INCOME CONTINUATION	NONE	05	13,14, SEE	243,875
FIRE	NO DEDUCT		15,16 SCHEDULE	PER MONTH
WIND-HAIL	NO DEDUCT			FOR 6 MO
V&MM	NO DEDUCT			TOTAL OF
OTHER SPEC PERILS	NO DEDUCT			1,463,251
THEFT-BURGLARY	NO DEDUCT			
UNNAMED PERILS	NO DEDUCT			
BREAKDOWN	NO DEDUCT			
EARTHQUAKE	NO COVER			
SPRK LEAKAGE	NO COVER			

0080 BUSINESS INCOME CONTINUATION

0186 BIC ADDENDUM

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

188025B

PAGE 1-Z

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND INSUREDS LOCA- PERILS OUR  
SPECIAL PROVISIONS APPLICABLE TO TIONS INSURED LIMITS  
EACH COVERAGE PART:PROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLES

BUSINESS INCOME CONTINUATION	NONE	13	21	SEE	70,525
FIRE	NO DEDUCT			SCHEDULE	PER MONTH
WIND-HAIL	NO DEDUCT				FOR 6 MO
V&MM	NO DEDUCT				TOTAL OF
OTHER SPEC PERILS	NO DEDUCT				423,150
THEFT-BURGLARY	NO DEDUCT				
UNNAMED PERILS	NO DEDUCT				
BREAKDOWN	NO DEDUCT				
EARTHQUAKE	NO COVER				
SPRK LEAKAGE	NO COVER				

0080 BUSINESS INCOME CONTINUATION

0186 BIC ADDENDUM

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

RENTS OR RENTAL VALUE	NONE	07	01,02, SEE	630,384
FIRE	NO DEDUCT		03,05, SCHEDULE	1/12
WIND-HAIL	NO DEDUCT		06	PER MONTH
V&MM	NO DEDUCT			
OTHER SPEC PERILS	NO DEDUCT			
THEFT-BURGLARY	NO DEDUCT			
UNNAMED PERILS	NO DEDUCT			
BREAKDOWN	NO DEDUCT			
EARTHQUAKE	NO COVER			
SPRK LEAKAGE	NO COVER			

0025 RENTS OR RENTAL VALUE

MONTHLY LIMITATION

0061 BLANKET LIMITS

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

188025B

PAGE 1-AA

## UNIVERSAL UNDERWRITERS INSURANCE COMPANY

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COVERAGES, PROPERTY INSURED, AND INSUREDS LOCA- PERILS OUR  
SPECIAL PROVISIONS APPLICABLE TO TIONS INSURED LIMITS  
EACH COVERAGE PART:PROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLES

RENTS OR RENTAL VALUE	NONE	10	04	SEE	91,200
FIRE	NO DEDUCT			SCHEDULE	1/12
WIND-HAIL	NO DEDUCT				PER MONTH
V&MM	NO DEDUCT				
OTHER SPEC PERILS	NO DEDUCT				
THEFT-BURGLARY	NO DEDUCT				
UNNAMED PERILS	NO DEDUCT				
BREAKDOWN	NO DEDUCT				
EARTHQUAKE	NO COVER				
SPRK LEAKAGE	NO COVER				

0025 RENTS OR RENTAL VALUE  
MONTHLY LIMITATION0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

RENTS OR RENTAL VALUE	NONE	06	13,14,	SEE	420,000
FIRE	NO DEDUCT		15,16	SCHEDULE	1/12
WIND-HAIL	NO DEDUCT				PER MONTH
V&MM	NO DEDUCT				
OTHER SPEC PERILS	NO DEDUCT				
THEFT-BURGLARY	NO DEDUCT				
UNNAMED PERILS	NO DEDUCT				
BREAKDOWN	NO DEDUCT				
EARTHQUAKE	NO COVER				
SPRK LEAKAGE	NO COVER				

0025 RENTS OR RENTAL VALUE  
MONTHLY LIMITATION

0061 BLANKET LIMITS

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

188025B

PAGE 1-BB

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND INSUREDS LOCA- PERILS OUR  
SPECIAL PROVISIONS APPLICABLE TO TIONS INSURED LIMITS  
EACH COVERAGE PART:PROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLES

RENTS OR RENTAL VALUE	NONE	14	21	SEE	74,400
FIRE	NO DEDUCT			SCHEDULE	1/12
WIND-HAIL	NO DEDUCT				PER MONTH
V&MM	NO DEDUCT				
OTHER SPEC PERILS	NO DEDUCT				
THEFT-BURGLARY	NO DEDUCT				
UNNAMED PERILS	NO DEDUCT				
BREAKDOWN	NO DEDUCT				
EARTHQUAKE	NO COVER				
SPRK LEAKAGE	NO COVER				

0025 RENTS OR RENTAL VALUE  
MONTHLY LIMITATION0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

RENTS OR RENTAL VALUE	NONE	14	22	SEE	13,200
FIRE	NO DEDUCT			SCHEDULE	1/12
WIND-HAIL	NO DEDUCT				PER MONTH
V&MM	NO DEDUCT				
OTHER SPEC PERILS	NO DEDUCT				
THEFT-BURGLARY	NO DEDUCT				
UNNAMED PERILS	NO DEDUCT				
BREAKDOWN	NO DEDUCT				
EARTHQUAKE	NO COVER				
SPRK LEAKAGE	NO COVER				

0025 RENTS OR RENTAL VALUE  
MONTHLY LIMITATION0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

WATERCRAFT	NONE	03	01	MULTIPERIL	175,500
DEDUCTIBLE	500				

0026 WATERCRAFT COVERED

0241 EXCLUSION OF YEAR 2000 AND OTHER  
DATE RELATED LOSSES

\*\*\*\*\*

\* 1988 WELCRAFT SCARAB 2

#WELP4212A888 - 50 MPH

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS LOCA- PERILS OUR  
TIONS INSURED LIMITSPROPERTY (PART 330) COINS%  
PERILS AND DEDUCTIBLES

330 HP ENGINE # 694341  
VALUE: \$10,000  
\* 1988 TRAILER SA4300 18  
#1LGE2K224J1005054  
VALUE: \$1,500  
\* 1992 CLASSIC AIR BOAT  
#PAP000865G292 - 16-30  
VALUE: \$12,000  
\* 1993 AMTL BOAT TRAILER  
4DJA18SJ1HA000422  
VALUE: \$2,000  
\* 1992 SKATER BOAT 32'  
DUX92427H292  
1600 HP - 50 MPH  
VALUE: \$140,000  
\* 1992 DMC TRAILER  
VALUE: \$10,000

WATERCRAFT NONE 02 03 MULTIPERIL 37,400  
DEDUCTIBLE 500

0026 WATERCRAFT COVERED

0241 EXCLUSION OF YEAR 2000 AND OTHER

DATE RELATED LOSSES

\*\*\*\*\*

\* 1998 21' CHAPARRAL 213  
#FGBU3585F898 50 MPH  
VALUE: \$25,000  
\* 1998 MERCURUISER 5.0 LI  
IN/OUTBOARD #0L091456  
VALUE: \$5,000  
\* 1997 SHORELANDER TRAIL  
#1MDE30V24VA943505  
VALUE: \$2,900  
\* 1995 POLARCRAFT  
16FT ALUMINUM  
#PLR99225J495  
VALUE: \$4,000  
\* 1984 HIGH TRAILER  
#1YR010262EY053850  
VALUE: \$500

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PAGE 1-DD

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS    LOCA-    PERILS    OUR  
             TIONS    INSURED    LIMITS

## CRIME (PART 380)

EMPLOYEE DISHONESTY	01,03,05, ALL	CRIME	500,000
DEDUCTIBLE        \$500	12,13,17		
0086 INCREASED LIMITS FOR WELFARE			
AND PENSION PLANS			
0511 WELFARE & PENSION BENEFIT PLAN			

WELFARE AND PENSION PLAN LIMIT -  
1,000,000 INCREASED LIMIT  
APPLIES TO WELFARE &  
PENSION0251 EXCLUSION YEAR 2000 AND  
OTHER DATE RELATED LOSSES

LOSS FROM WITHIN A BUILDING	03,17	01	CRIME	50,000
-----------------------------	-------	----	-------	--------

0251 EXCLUSION YEAR 2000 AND OTHER  
DATE RELATED LOSSES  
\* CLASS C SAFE

LOSS FROM WITHIN A BUILDING	03,17	03	CRIME	20,000
-----------------------------	-------	----	-------	--------

0251 EXCLUSION YEAR 2000 AND OTHER  
DATE RELATED LOSSES  
\* NO SAFE

LOSS FROM WITHIN A BUILDING	05,17	13	CRIME	20,000
-----------------------------	-------	----	-------	--------

0251 EXCLUSION YEAR 2000 AND OTHER  
DATE RELATED LOSSES  
\* CLASS C SAFE

LOSS FROM WITHIN A BUILDING	13,17	21	CRIME	20,000
-----------------------------	-------	----	-------	--------

0251 EXCLUSION YEAR 2000 AND OTHER  
DATE RELATED LOSSES  
\* CLASS C SAFE

LOSS FROM WITHIN A BUILDING	16,17	34	CRIME	20,000
-----------------------------	-------	----	-------	--------

0251 EXCLUSION YEAR 2000 AND OTHER  
DATE RELATED LOSSES  
\* NO SAFE

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PAGE 1-EE

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS LOCA- PERILS OUR  
TIONS INSURED LIMITS

## CRIME (PART 380)

LOSS OUTSIDE THE BUILDING 01,03,05, ALL CRIME 100,000  
12,13,170251 EXCLUSION YEAR 2000 AND OTHER  
DATE RELATED LOSSESMONEY ORDERS AND 01,03,05, ALL CRIME 60,000  
COUNTERFEIT PAPER CURRENCY  
12,13,170251 EXCLUSION YEAR 2000 AND OTHER  
DATE RELATED LOSSESDEPOSITOR'S FORGERY 01,03,05, ALL CRIME 200,000  
DEDUCTIBLE \$500  
12,13,170251 EXCLUSION YEAR 2000 AND OTHER  
DATE RELATED LOSSESGARAGE OPERATIONS AND AUTO 01,03,05, ALL SEE 300,000  
HAZARD (PART 500) 08,11,12, BELOW EA.OCCUR

## DEDUCTIBLE

WORK/PRODUCTS 1000 13,17  
PREMISES 1000  
INJURY GROUP 5 1000  
INJURY GROUP 6 5%  
CUSTOMER COMPLAINT DEFEN 1000  
STATUTE & TITLE E&O 1000  
EMPLOYEE RELATED DEFENSE 1000

## ENDORSEMENTS APPLICABLE:

0162 WRONGFUL TERMINATION  
0250 EXCLUSION YEAR 2000 AND OTHER  
DATE-RELATED LOSSES  
0528 SPECIAL CANCELLATION PROVISION  
0532 OTHER INSURED  
0650 DAILY RENTAL COVERAGE AMENDED

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PAGE 1-FF



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## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:

	INSUREDS	LOCA- TIONS	PERILS INSURED	OUR LIMITS
INJURY GROUP 1 (BODILY INJ/PROP DMG)	01,03,05, ALL 08,11,12, 13,17		COVERED	INCLUDED
INJURY GROUP 2 (MENTAL INJURY)	01,03,05, ALL 08,11,12, 13,17		COVERED	INCLUDED
INJURY GROUP 3 (PERSONAL INJURY)	01,03,05, ALL 08,11,12, 13,17		COVERED	INCLUDED
INJURY GROUP 4 (ADVERTISING INJURY)	01,03,05, ALL 08,11,12, 13,17		COVERED	INCLUDED
INJURY GROUP 5 (EMPLOYEE BENEFITS)	01,03,05, ALL 08,11,12, 13,17		COVERED	INCLUDED
INJURY GROUP 6 (DISCRIMINATION)	01,03,05, ALL 08,11,12, 13,17		COVERED	INCLUDED

\*\*\*\*\*

## VEHICLE USE AGREEMENTS:

WALTER GATLING  
NANCY MAZZA  
LISA POLMON  
RUFUS GIBBS  
JESSICA RITCHIE  
NICOLE GREYTAK  
ROBERT MORLEY JR.

\*\*\*\*\*

ENDORSEMENT 0250 APPLIES TO  
INJURY GROUP 5

ADDITIONAL INSUREDS

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PAGE 1-GG

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS LOCA- PERILS OUR  
TIONS TIONS INSURED LIMITSGARAGE OPERATIONS AND AUTO  
HAZARD (PART 500)

0031	ADDITIONAL INSURED-FURNISHED AUTO	UU, WW	ALL	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	AA	01, 02, 03	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	GG	01	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	SS	01	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	ZZ	01	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	KK	02, 01, 03, 13, 14, 15, 16	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	BB	03, 13	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	NN	03, 02	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	EE	04	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	JJ	07, 08, 09, 10, 11, 12	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	HH	13, 14, 15, 16	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	RR	13	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	TT	17	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	VV	21	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	XX	34	COVERED	INCLUDED
0033	ADDITIONAL INSURED-PROPERTY	II	37	COVERED	INCLUDED
DRIVE OTHER AUTOS					
0034	DRIVE OTHER AUTOS	AA, CC, LL, OO, PP, QQ	ALL	COVERED	INCLUDED
MEDICAL PAYMENTS					
0035	MEDICAL PAYMENTS	01, 03, 05, 08, 11, 12, 13, 17	ALL	COVERED	1,000
0036	LIMITED MEDICAL PAYMENTS				
NO-FAULT					
		01, 03, 05, 08, 11, 12, 13, 17	ALL	SEE STATE AMEND- ATORY PART	

PIP LIMIT - 15000/30000/10000

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PAGE 1-HH

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS LOCA- PERILS OUR  
TIONS INSURED LIMITSGARAGE OPERATIONS AND AUTO  
HAZARD (PART 500)CUSTOMER COMPLAINT DEFENSE 01,03,05, ALL COVERED 25,000@  
300,000@08,11,12,  
13,17STATUTE AND TITLE E & O 01,03,05, ALL COVERED 300,000@  
300,000@08,11,12,  
13,17EMPLOYMENT RELATED DEFENSE 01,03,05, ALL COVERED 10,000@  
300,000@08,11,12,  
13,17

@ THE FIRST LIMIT IS PER SUIT, THE SECOND IS AN ANNUAL AGGREGATE.

## UNINSURED MOTORISTS (PART 530)

UNINSURED MOTORISTS  
COVERED AUTOS INSURED BY  
COVERAGE PART NO. 500UNINSURED MOTORISTS 01,03,05, ALL UM BI 40,000  
08,11,12, EA.OCCUR  
13,17 UM PD INCLUDED

UNDERINSURED MOTORISTS UI BI INCLUDED

UI PD INCLUDED

## ENDORSEMENTS APPLICABLE:

0091 UNDERINSURED MOTORISTS

\*\*\*\*\*

\$250 DEDUCTIBLE APPLIES

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PAGE 1-II

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS LOCA- PERILS OUR  
TIONS INSURED LIMITS

## UNINSURED MOTORISTS (PART 530)

## UNINSURED MOTORISTS

INDIVIDUALS DESIGNATED BELOW  
COVERAGE PART 500 COVERED AUTOS:

UNINSURED MOTORISTS	SEE	ALL	UM BI	300,000
	BELOW			EA.OCCUR
	SEE		UM PD	INCLUDED
	BELOW			
UNDERINSURED MOTORISTS			UI BI	INCLUDED
			UI PD	INCLUDED

## ENDORSEMENTS APPLICABLE:

0091 UNDERINSURED MOTORISTS

0092 DESIGNATED INDIVIDUALS

\*\*\*\*\*

\$250 DEDUCTIBLE APPLIES

\*\*\*\*\*

C. RONALD &amp; BONNIE MILLER

DAVID B. GREYTAK

JAMES R. &amp; MICHELLE CAPRON

ROBERT L. &amp; ROBIN DAVIS

GAIL CHICKERSKY

HOWARD &amp; CHERYL REAMER

## GENERAL LIABILITY (PART 950)

	DEDUCTIBLE
INJURY GROUPS 1-4	1,000

INJURY	- - SEE SCHEDULE BELOW * -	300,000
0162 WRONGFUL TERMINATION		
0250 EXCLUSION YEAR 2000 AND OTHER		
DATE-RELATED LOSSES		

## \* SCHEDULE OF HAZARDS AND INJURY GROUPS INSURED:

PREMISES HAZARD	07	06	GROUP 1 COVERED
			GROUP 2 NO COVER
			GROUP 3 NO COVER

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PAGE 1-JJ

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## ITEM 3

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SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS    LOCA-    PERILS    OUR  
                 TIONS    INSURED    LIMITS

## GENERAL LIABILITY (PART 950)

GROUP 4 NO COVER  
GROUP 5 NO COVER  
GROUP 6 NO COVER46622A - BASIS 089  
PARKING - PRIVATE

## PREMISES HAZARD

01,03,05, IF ANY GROUP 1 COVERED  
13,17 GROUP 2 NO COVER  
GROUP 3 NO COVER  
GROUP 4 NO COVER  
GROUP 5 NO COVER  
GROUP 6 NO COVER61226A - BASIS 089  
BUILDING OR PREMISES - BANK OR  
OFFICE - NOC OTHER THAN NOT-FOR  
PROFIT

## PREMISES HAZARD

10                    04    GROUP 1 COVERED  
GROUP 2 NO COVER  
GROUP 3 NO COVER  
GROUP 4 NO COVER  
GROUP 5 NO COVER  
GROUP 6 NO COVER46622A - BASIS 089  
PARKING - PRIVATE

## PREMISES HAZARD

06                    19    GROUP 1 COVERED  
GROUP 2 NO COVER  
GROUP 3 NO COVER  
GROUP 4 NO COVER  
GROUP 5 NO COVER  
GROUP 6 NO COVER49451A - BASIS 001  
VACANT LAND - OTHER THAN  
NOT-FOR-PROFIT

## PREMISES HAZARD

14                    23    GROUP 1 COVERED  
GROUP 2 NO COVER  
GROUP 3 NO COVER  
GROUP 4 NO COVER  
GROUP 5 NO COVER  
GROUP 6 NO COVER

13111A - BASIS 040

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS LOCA- PERILS OUR  
TIONS INSURED LIMITSGENERAL LIABILITY (PART 950)  
FRUIT OR VEGETABLE DEALERS

CONTRACTORS HAZARD

01,03,05, IF ANY GROUP 1 COVERED  
13,17 GROUP 2 NO COVER  
GROUP 3 NO COVER  
GROUP 4 NO COVER  
GROUP 5 NO COVER  
GROUP 6 NO COVER16292B - BASIS 021  
CONSTRUCTION OPERATIONS - OWNER  
- N.O.C. (NOT RAILROADS) NOT  
ON BOARD SHIPS.

WATERCRAFT HAZARD

03 01 GROUP 1 COVERED  
GROUP 2 NO COVER  
GROUP 3 NO COVER  
GROUP 4 NO COVER  
GROUP 5 NO COVER  
GROUP 6 NO COVER\* 1988 WELCRAFT SCARAB 23'  
#WELP4212A888 - 50 MPH  
330 HP ENGINE #694341  
VALUE: \$10,000  
\* 1988 TRAILER SA4300 - 18'  
#1LGE2K224J1005054  
VALUE: \$1,500  
\* 1992 CLASSIC AIR BOAT  
PAP000865G292 - 16-30 MPH  
VALUE: \$12,000  
\* 1993 AMTL BOAT TRAILER  
#4DJA18SJ1HA000422  
VALUE: \$2,000  
\* 1992 SKATER BOAT 32'  
#DUX92427H292  
1600 HP 50 MPH  
VALUE: \$140,000  
\* 1992 DMC TRAILER #18692  
VALUE: \$10,000  
40117A - BASIS 012  
BOATS - NOT FOR RENT

WATERCRAFT HAZARD

02 03 GROUP 1 COVERED  
GROUP 2 NO COVER

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PAGE 1-LL

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## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:

INSUREDS	LOCA- TIONS	PERILS INSURED	OUR LIMITS
----------	----------------	-------------------	---------------

## GENERAL LIABILITY (PART 950)

GROUP 3	NO COVER
GROUP 4	NO COVER
GROUP 5	NO COVER
GROUP 6	NO COVER

\* 1998 21' CHAPARRAL 2135SS  
#FGBU3585F898 / 50 MPH  
VALUE: \$25,000

\* 1998 MERCURUISER 5.0 LITER  
IN/OUTBOARD #0L091456  
VALUE: \$5,000

\* 1997 SHORELANDER TRAILER  
#1MDE30V24VA943505  
VALUE: \$2,900

\* 1995 POLARCRAFT 16FT ALUMINUM  
#PLR99225J495  
VALUE: \$4000

\* 1984 HIGH TRAILER  
#1YR010262EY053850  
VALUE: \$500

40117A - BASIS 012  
BOATS - NOT FOR RENT

## AUTO INSURANCE (PART 900)

OWNED AUTOS	03	ALL	COMPRE.	100 DED*
0063 STATED AMOUNT			COLLISION	250 DED*
NO. ---DESCRIPTION---				

01 1987 ENCLOSED TRAILER  
ID #1B9EC2028G1134227  
STATED AMOUNT - \$3,000

02 1941 FORD COUPE

188025B

PAGE 1-MM

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## ITEM 3

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SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS    LOCA-    PERILS    OUR  
             TIONS    INSURED    LIMITS

## AUTO INSURANCE (PART 900)

ID #186729400

STATED AMOUNT -       \$34,000

## 05 1967 CHEVROLET CORVETTE

ID #194377S117653

STATED AMOUNT -       \$30,000

## 06 1967 CHEVROLET CORVETTE

ID #194377S110850

STATED AMOUNT -       \$10,000

## 07 1963 CHEVROLET CORVETTE COUPE

ID #308375120114

STATED AMOUNT -       \$50,000

## 08 1999 CHEVROLET EXPRESS

H

ID #1GCE615W2X1139362

0001 LOSS PAYABLE PROVISIONS

## OWNED AUTOS

02

ALL

INJURY

300,000

0063 STATED AMOUNT

EA.OCCUR

0091 UNDERINSURED MOTORISTS

UM-BI

15,000#

0203 UNINSURED MOTORISTS

30,000#

\*\*\*\*\*

COMPRE.

100 DED\*

\$250 DEDUCTIBLE APPLIES

COLLISION

250 DED\*

\*\*\*\*\*

\* UM INCLUDES PROPERTY DAMAGE

\* UIM INCLUDES PROPERTY DAMAGE

AND BODILY INJURY

NO. ---DESCRIPTION---

01 1983 YAMAHA GOLF CAR

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PAGE 1-NN



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## ITEM 3

COVERAGES, PROPERTY INSURED, AND SPECIAL PROVISIONS APPLICABLE TO EACH COVERAGE PART:	INSUREDS	LOCA- TIONS	PERILS INSURED	OUR LIMITS
---------------------------------------------------------------------------------------------	----------	----------------	-------------------	---------------

## AUTO INSURANCE (PART 900)

ID #J24000635

STATED AMOUNT - \$1,500

## 02 2000 YAMAHA GOLF CART

ID #JR1400114

STATED AMOUNT - \$8,000

OWNED AUTOS	01	ALL	INJURY	300,000
0063 STATED AMOUNT				EA.OCCUR
0091 UNDERINSURED MOTORISTS			UM-BI	40,000
0203 UNINSURED MOTORISTS			COMPRE.	100 DED*
*****			COLLISION	250 DED*
\$250 DEDUCTIBLE APPLIES				
*****				
* UM INCLUDES PROPERTY DAMAGE				
* UIM INCLUDES PROPERTY DAMAGE				
AND BODILY INJURY				
NO. ---DESCRIPTION---				

## 01 1995 HARLEY DAVIDSON 1340 CC

ID #1HD1BJL41SY033210

STATED AMOUNT - \$18,000

OWNED AUTOS	03	ALL	INJURY	300,000
0091 UNDERINSURED MOTORISTS				EA.OCCUR
0203 UNINSURED MOTORISTS			UM-BI	40,000
*****			COMPRE.	100 DED*
\$250 DEDUCTIBLE APPLIES			COLLISION	250 DED*

188025B

PAGE 1-00

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SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS LOCA- PERILS OUR  
TIONS INSURED LIMITS

## AUTO INSURANCE (PART 900)

\*\*\*\*\*

\*UM INCLUDES PROPERTY DAMAGE

\*UIM INCLUDES PROPERTY DAMAGE  
AND BODILY INJURY

NO. ---DESCRIPTION---

01 1999 HARLEY DAVIDSON M/C  
ID #1HD1FCW15XY641076

OWNED AUTOS 07 ALL INJURY 300,000  
 0091 UNDERINSURED MOTORISTS EA.OCCUR  
 0203 UNINSURED MOTORISTS UM-BI 40,000  
 \*\*\*\*\* COMPRE. 100 DED\*  
 \$250 DEDUCTIBLE APPLIES COLLISION 250 DED\*  
 \*\*\*\*\*  
 \*UM INCLUDES PROPERTY DAMAGE  
 \*UIM INCLUDES PROPERTY DAMAGE  
 AND BODILY INJURY  
 NO. ---DESCRIPTION---

01 1981 YAMAHA 1100 MIDNIGHT SPEC  
 ID #4H3001996  
 STATED AMOUNT - \$3,000

NEWLY ACQUIRED AUTOS ARE COVERED FOR THE HIGHEST LIMIT AND THE LOWEST  
DEDUCTIBLE FOR THE PERILS APPLICABLE TO YOU IN THE SCHEDULE OF OWNED AUTOS.

\* LIMIT IS ACTUAL CASH VALUE OF THE AUTO, LESS DEDUCTIBLE SHOWN PER AUTO.

# THE FIRST LIMIT IS PER PERSON, THE SECOND IS PER ACCIDENT.

@ LIMIT IS STATED AMOUNT, LESS DEDUCTIBLE SHOWN PER LOSS.

188025B

PAGE 1-PP

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SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:INSUREDS LOCA- PERILS OUR  
TIONS INSURED LIMITS

## PERSONAL UMBRELLA (PART 970)

PERSONAL UMBRELLA	02	ALL	INJURY	20,000,000
RETENTION \$250				EA.OCCUR
ENDORSEMENTS APPLICABLE:				
0162 WRONGFUL TERMINATION				
0252 EXCLUSION YEAR 2000 AND OTHER				
DATE-RELATED LOSSES				
0561 SPECIAL ASBESTOS LIMITATION				
UNDERLYING INSURANCE:				
* HOMEOWNERS - NATIONWIDE				
#5219 HO 224971				
EFF: 8/99 - 8/00				
LIMIT - 500,000				
* HOMEOWNERS - NATIONWIDE				
#7202 MP 099879				
EFF: 12/98 - 12/99				
LIMIT - 300,000				
* WATERCRAFT - UUIC				
#188025B				
EFF: 11/99 - 11/00				
LIMIT - 300,000				
* SPECIAL ASBESTOS LIMITATION				
LIMIT - 12,000,000				

PERSONAL UMBRELLA	07	ALL	INJURY	20,000,000
RETENTION \$250				EA.OCCUR
ENDORSEMENTS APPLICABLE:				
0162 WRONGFUL TERMINATION				
0252 EXCLUSION YEAR 2000 AND OTHER				
DATE-RELATED LOSSES				
0561 SPECIAL ASBESTOS LIMITATION				
UNDERLYING INSURANCE:				
* HOMEOWNERS - NATIONWIDE				
#52 HO414-729				
EFF: 9/99 - 9/00				
LIMIT - 300,000				
* AUTO - UUIC				
#188025B				
EFF: 11/99 - 11/00				
LIMIT - 300,000				
* SPECIAL ASBESTOS LIMITATION				
LIMIT - 12,000,000				

188025B

PAGE 1-QQ

## UNIVERSAL UNDERWRITERS INSURANCE COMPANY

7045 COLLEGE BOULEVARD • OVERLAND PARK, KANSAS 66211  
(A STOCK INSURANCE COMPANY)0009455 00  
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DECLARATIONS PAGES ARE VOID EFFECTIVE MAY 17, 2000

## ITEM 3

COVERAGES, PROPERTY INSURED, AND  
SPECIAL PROVISIONS APPLICABLE TO  
EACH COVERAGE PART:

INSUREDS	LOCA- TIONS	PERILS INSURED	OUR LIMITS
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## UMBRELLA (PART 980)

UMBRELLA	01,03,05, ALL	INJURY	20,000,000
RETENTION: NONE	08,11,12,		EA.OCCUR
	13,17		

## ENDORSEMENTS APPLICABLE:

0089 UMBRELLA LIMITS INCLUSIVE  
0162 WRONGFUL TERMINATION  
0250 EXCLUSION YEAR 2000 AND OTHER  
DATE-RELATED LOSSES  
0561 SPECIAL ASBESTOS LIMITATION

## DESIGNATED PERSONS:

DAVID B. GREYTAK  
RONALD MILLER  
BONNIE MILLER  
FREDERICK W. HERTRICH III

\*\*\*\*\*

ENDORSEMENT 250 APPLIES TO PART  
5 OF THE DEFINITION FOR INJURY

\*\*\*\*\*

## VEHICLE USE AGREEMENTS:

WALTER GATLING  
NANCY MAZZA  
LISA POLMON  
RUFUS GIBBS  
JESSICA RITCHIE  
NICOLE GREYTAK  
ROBERT MORLEY JR.

\*\*\*\*\*

SPECIAL ASBESTOS LIMITATION  
12,000,000 LIMIT

## UNDERLYING INSURANCE:

PART 2 (EMPLOYER'S LIABILITY INSURANCE) OF ANY WORKERS' COMPENSATION  
ISSUED BY US TO THE INSURED SHOWN FOR THIS COVERAGE PART;  
ALL OTHER COVERAGE PARTS OF THIS POLICY PROVIDING LIABILITY INSURANCE  
FOR THE INSUREDS NAMED ON THIS COVERAGE PART EXCEPT COVERAGE PART  
530, PART 550, ENDORSEMENT 038 OF COVERAGE PART 900, AND COVERAGE  
PART 970.

## OTHER POLICIES:

NONE

UNIVERSAL UNDERWRITERS INSURANCE COMPANY

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ITEM 3

COVERAGES, PROPERTY INSURED, AND SPECIAL PROVISIONS APPLICABLE TO EACH COVERAGE PART:	INSUREDS	LOCA- TIONS	PERILS INSURED	OUR LIMITS
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THE PREMIUM BASIS FOR THIS POLICY IS: VARIABLE

COUNTERSIGNED: 07-26-2000 BY \_\_\_\_\_ REPRESENTATIVE

MAIL TO: NUCAR, INC. ATTN: GAIL  
174 N. DUPONT HIGHWAY  
NEW CASTLE, DE 19720

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PAGE 1-SS